## What is claimed is:

1. A mulching lawn mower blade assembly having a leading edge, a trailing edge opposite the leading edge, a first terminal portion, a second terminal portion opposite the first terminal portion, a top surface, and a bottom surface opposite the top surface, the mulching lawn mower blade assembly comprising:

a blade portion, said blade portion including a mounting hole; at least one removable insert operatively connected to said blade portion at the first terminal portion and along the bottom surface, said at least one removable insert having at least one sharpened edge that extends beyond the leading edge; and

a plurality of inclined mulching fingers located at the first terminal portion or the second terminal portion, said plurality of inclined mulching fingers being operatively connected to said blade portion or to said at least one removable insert and proximate to the trailing edge.

- 2. The mulching lawn mower blade assembly according to claim 1, wherein said plurality of inclined mulching fingers is operatively connected to said blade portion.
- 3. The mulching lawn mower blade assembly according to claim 1,
  20 wherein said plurality of inclined mulching fingers is operatively connected to said at least one removable insert.
  - 4. The mulching lawn mower blade assembly according to claim 1, wherein said plurality of inclined mulching fingers extend transversely from the top surface.
- 5. The mulching lawn mower blade assembly according to claim 1, wherein a length of said blade portion has a length in a range from about 15 inches to about 36 inches.
  - 6. The mulching lawn mower blade assembly according to claim 1, wherein said blade portion includes at least one protrusion for securing said at least one removable insert.

30

- 7. The mulching lawn mower blade assembly according to claim 1, further comprising a chip guard.
- 8. The mulching lawn mower blade assembly according to claim 1, wherein said at least one removable insert includes a first cutting edge and a second cutting edge.
- 9. The mulching lawn mower blade assembly according to claim 1, wherein said at least one removable insert is sickle-shaped.
- 10. The mulching lawn mower blade assembly according to claim 1, wherein each of said plurality of inclined mulching fingers is a mulching knife.
- 11. The mulching lawn mower blade assembly according to claim 10, wherein said at least one removable insert includes a plurality of grooves for receiving said plurality of mulching knives.
- 12. The mulching lawn mower blade assembly according to claim 1, wherein each of said plurality of inclined mulching fingers is a mulching tooth.
- 15 13. The mulching lawn mower blade assembly according to claim 12, wherein said blade portion includes four mulching teeth.
  - 14. The mulching lawn mower blade assembly according to claim 12, wherein said plurality of inclined mulching teeth are inclined at about thirty degrees.
- 20 15. The mulching lawn mower blade assembly according to claim 14, wherein there are a first removable insert located at the first terminal portion and a second removable insert located at the second terminal portion.
  - 16. The mulching lawn mower blade assembly according to claim 14, wherein each tooth of said plurality of inclined mulching teeth has a twist and a radius located between at least two of said plurality of inclined mulching teeth.
  - 17. The mulching lawn mower blade assembly according to claim 16, wherein said twist is about thirty degrees.

10

- 18. A removable insert being adapted for mounting on a lawn mower blade, the removable insert having a leading edge, a trailing edge opposite the leading edge, a top surface, and a bottom surface opposite the top surface, the removable insert comprising:
- an inclined cutting surface located along said leading edge; and a plurality of inclined mulching fingers located at the trailing edge and extending transversely from the top surface.
- 19. The removable insert according to claim 16, wherein each of said plurality of inclined mulching fingers is a mulching knife.
- 10 20. The removable insert according to claim 17, wherein the removable insert includes a plurality of grooves for receiving said plurality of mulching knives.
  - 21. The removable insert according to claim 1, wherein each of said plurality of inclined mulching fingers is a mulching tooth.
  - 22. The removable insert according to claim 19, wherein said blade portion includes four mulching teeth.
  - 23. The removable insert according to claim 19, wherein said plurality of inclined mulching teeth are inclined at about thirty degrees.
- 24. A method of assembling a lawn mower comprising the steps of:
  20 providing a housing;
  connecting a motor having a shaft to said housing;

connecting a blade portion to said shaft; and

connecting a removable insert having a plurality of mulching fingers to said blade portion.

25

15

5